

Exhibit 136

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Why Ripple Protocol is great? Exclusive Interview with Denis Kiselev, Founder SnapSwap

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Interviews

Denis Kiselev is the founder of SnapSwap that offers services in the virtual currencies space. SnapSwap was established in May, 2012. In January 2013, the company released SnapSwap.vc, a marketplace for on-line games' currencies, in collaboration with IMVU that operates 100 million users virtual world. Since April 2013, the company has been developing gateway services for Ripple, a newly emerging math-based currency and open payment network.

Denis is an entrepreneur with substantial experience of Greenfield projects in commercial companies and public services and has a profound knowledge of finance, banking and insurance. In an exclusive interview with LTP, he shared the story of SnapSwap and his thoughts about the global virtual currency and online transactions market.

Topic: How and when was SnapSwap founded?

Response: SnapSwap was established by me and Natalia Pavlova in 2012. I have a business and banking background (WorldBank, Central Bank of Russia) and I have done MA in Economics from OSU. Natalia Pavlova is the co-founder and CTO of the company. She has developed high availability and scalable financial platforms at Deutsche Bank as AVP and team leader. Both of us felt a pressing need to come up with an alternative to existing virtual currencies and hence we launched SnapSwap in May 2012.

SnapSwap leverages the Ripple network to allow users to trade USD for a variety of fiat and digital currencies. It is the easiest way for the USA residents to move dollars onto the Ripple network.

Topic: What is ripple protocol and how is it different from the other cryptocurrencies and protocols available in the market today?

Response: Ripple is an Internet protocol for making financial transactions. It runs on a network of computer servers around the world and uses Ripple's mathematical algorithm to verify the accuracy of financial transactions.

Most virtual transactions are controlled by an organization. Ripple transactions are controlled by the Ripple protocol. It's an automated system that just works.

Topic: What are the products and solutions that your company is offering currently?

Response: SnapSwap gateways allow customers to top up Ripple wallets, send money through the Ripple network to family and friends with no transaction cost and very low withdrawal fees, and make payment to merchants or trade currencies. The open payment network supports any currency, including its own. The distributed-system architecture transforms market considerations for forex, fraud, and network costs. Merchants can process payments globally, without fees or license, and cross-currency exchange happens without intermediaries. The technology is being developed by OpenCoin, backed by Peter Thiel, Marc Andreessen and Google Ventures. Snapswap allows clients to transfer dollars from a US bank account to the Ripple Network and vice versa, making it possible to pay to 8,500 merchants.

Topic: You are confined to the US market right now. What are your growth plans in the coming years?

Response: SnapSwap recently announced the expansion of its operations in Europe. SnapSwap EU is available for European residents and other nationals. Pre-launch customers came from almost all European countries, Japan, Israel, Brazil and others. SnapSwap EU is also available as a platform for developers who are creating applications using SnapSwap payments functionality.

Our future plans include to establish ourselves in the European market and then to expand in other prospective markets like Asia and Latin America.

Topic: Did you get external funding or are you a self -financed firm?

Response: We are externally funded by the VCs that funded Twitter in its early stages and Square.

Topic: Why did you chose to go with Ripple protocol when the whole world is gung-ho about Bitcoin?

Response: While we feel that Bitcoin has delivered great results in a short span of time, one can't deny the fact that it has its own shortcomings. For instance,the

transaction speed is pretty slow, and only the native currency can be transferred using Bitcoin.

Ripple Protocol provides the next generation of online currency transfer. It uses an entirely different algorithm.

Topics: Which companies do you see as your major competitors?

Response: There are many. To name a few, we have Bitpay, Coinbase (online wallet), Circle and Bitstamp.

Topic: What is your USP, i.e. how do you differentiate yourself from these players?

Response: We differentiate ourselves on two key factors- First, we are solely based on ripple platform that adds to our technology advantage and second, we have a billing service as platform that allows us to work and move forward with several partners.

Topic: Where do you see the virtual currency market going, 5 years down the line?

Response: In the next 5 years, the whole virtual currency ecosystem will complement the regular payments, and the cost of transfer will come down significantly. The companies will be able to cater special cases of online cross border audience in different currencies. There is a tremendous opportunity of use case for inter-bank and intra-bank payment for financial players in the payments ecosystem.

Topic: The customers in emerging markets like APEC are still reluctant to make online transactions. The system may be fool-proof, but the customer still feels it is insecure .How big is the security concern in the virtual currency and online transaction market?

Response: One can't deny the fact that security has been a major concern for the customers in online transactions. But according to me this perception has changed in the last few years and will continue to change with more user

acceptance. Virtual currencies like Bitcoin are well tested and extremely secure and customers need to trust them in order to make the most of the upcoming technologies. People need to use the new features and services like Ripple Gateway more and more to feel comfortable and confident about the security aspect of these services.



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